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December 13, 1993

**BANK IV**

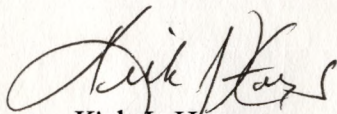
Chief Wilma Mankiller  
Cherokee Nation  
P.O. Box 948  
Tahlequah, OK 74465

Dear Chief Mankiller

I wanted to write a brief letter to express BANK IV's appreciation for the recent loan transaction that we were able to close for the Cherokee Nation Outpost, Inc. We worked very closely with Tommy Thompson for several months to become familiar with the Nation, the Outpost, and their plans to expand their gaming operation throughout Oklahoma. BANK IV had several guests at the grand opening of the Catoosa Bingo Facility, as we will when West Siloam Springs opens. It was quite an event, and we wish you the best of success.

We are very grateful for the opportunity to do business with the Cherokee Nation, and the Outpost, and we look forward to a long and prosperous banking relationship. If, in the future, there is any further assistance that we can provide, please do not hesitate to call.

Very Truly Yours,



Kirk J. Hays  
Vice President